

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Foor, Kevin S.

Case No. 19-70130-JAD

Reporting Period: Oct 2019

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation		X	
Copies of bank statements		X	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

K S F
Signature of Debtor

11-5-19
Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Foor, Kevin S.

Debtor

Case No. 19-70130-JAD

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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

Cash - Beginning of Month	Current Month Actual	Cumulative Filing to Date Actual
RECEIPTS	218.80	1212.50
Wages (Net)		
Interest and Dividend Income	6662.60	27188.63
Alimony and Child Support	0	0
Social Security and Pension Income	0	0
Sale of Assets	0	0
Other Income (attach schedule)	0	0
Total Receipts	650.00	8463.13
DISBURSEMENTS	7312.60	35651.81
ORDINARY ITEMS:		
Mortgage Payment(s)	2495.00	8732.50
Rental Payment(s)	0	0
Other Secured Note Payments	0	0
Utilities	0	0
Insurance	132.45	3659.26
Auto Expense	725.60	1975.00
Lease Payments	440.17	2848.64
IRA Contributions	0	0
Repairs and Maintenance	0	0
Medical Expenses	0	375.00
Household Expenses	280.86	874.20
Charitable Contributions	883.54	2744.61
Alimony and Child Support Payments	0	0
Taxes - Real Estate	0	0
Taxes - Personal Property	0	29.40
Taxes - Other (attach schedule)	0	0
Travel and Entertainment	225.00	526.03
Gifts	0	184.69
Other (attach schedule)	0	0
Total Ordinary Disbursements	1391.42	12558.70
REORGANIZATION ITEMS:	6574.04	34507.38
Professional Fees	0	0
U. S. Trustee Fees	0	0
Other Reorganization Expenses (attach schedule)	650.00	975.00
Total Reorganization Items	0	0
Total Disbursements (Ordinary + Reorganization)	7224.04	35482.43
Net Cash Flow (Total Receipts - Total Disbursements)	88.56	169.33
Cash - End of Month (Must equal reconciled bank statement)	307.36	1381.83

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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
transfer of funds	650.00	0
	0	0
	0	0
	0	0
	0	0
Other Taxes	650.00	8463.12
payment to IRS	225.00	0
	0	0
	0	0
	0	0
Other Ordinary Disbursements	225.00	225
Credit Card	173.42	0
Horse Board	1146.00	0
State Horse show pictures	72.00	0
	0	0
	0	0
	0	0
Other Reorganization Expenses	1397.42	12558.70
	0	0
	0	0
	0	0
	0	0
	0	0

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STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding	0	0	0	0	0	0
FICA-Employee	0	0	0	0	0	0
FICA-Employer	0	0	0	0	0	0
Unemployment	0	0	0	0	0	0
Income	0	0	0	0	0	0
Other:	0	0	0	0	0	0
Total Federal Taxes	0	0	0	0	0	0
State and Local						
Withholding	0	0	0	0	0	0
Sales	0	0	0	0	0	0
Excise	0	0	0	0	0	0
Unemployment	0	0	0	0	0	0
Real Property	0	0	0	0	0	0
Personal Property	0	0	0	0	0	0
Other:	0	0	0	0	0	0
Total State and Local	0	0	0	0	0	0
Total Taxes	0	0	0	0	0	0

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable	0	0	0	0	0	0
Wages Payable	0	0	0	0	0	0
Taxes Payable	0	0	0	0	0	0
Rent/Leases-Building	0	0	0	0	0	0
Rent/Leases-Equipment	0	0	0	0	0	0
Secured Debt/Adequate Protection Payments	0	0	0	0	0	0
Professional Fees	0	0	0	0	0	0
Amounts Due to Insiders*	0	0	0	0	0	0
Other:	0	0	0	0	0	0
Other:	0	0	0	0	0	0
Total Postpetition Debts	0	0	0	0	0	0

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

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ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation

Total Accounts Receivable at the beginning of the reporting period
+ Amounts billed during the period
- Amounts collected during the period
Total Accounts Receivable at the end of the reporting period

Amount
0
0
0
0

Accounts Receivable Aging

0 - 30 days old
31 - 60 days old
61 - 90 days old
91+ days old
Total Accounts Receivable
Amount considered uncollectible (Bad Debt)
Accounts Receivable (Net)

Amount
0
0
0
0
0
0
0

DEBTOR QUESTIONNAIRE

Must be completed each month

1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.

Yes	No
	X
	X
X	
X	

Account Activity

Business Checking *****3126











Balances as of 11/6/2019









Pending Transactions





Date	Description	Category	Check	Deposits	Withdrawals
11/6/2019	PROCESSING: 46186 PIN PUR WAL-MART #1684 EVERETT PA 16840046 352050 -5310	UNCATEGORIZED			(\$54.45)
11/6/2019	PROCESSING: CHECK 597	UNCATEGORIZED			(\$1,146.00)

Transactions

Date	Description	Category	Check	Deposits	Withdrawals	Balance
11/4/2019	58143 PIN PUR 11/02 09:57 ZIMMERMAN'S ACE EVERETT PA 08965895 058143 -5251	Misc. Service Providers	✓		(\$31.24)	\$4,237.38
11/1/2019	697918 PIN PUR 11/01 10:12 THE MEDICINE SHO HUNTINGDON PA 0000BRPN 93055-5912	Nursing/Personal Care	✓		(\$146.82)	\$4,268.62
11/1/2019	39000 CL CRESSLE DIR DEP 919	UNCATEGORIZED	✓	\$3,465.97		\$4,415.44
10/30/2019	Check	UNCATEGORIZED	0000000600		(\$650.00)	\$949.47
10/29/2019	54430 POS PUR 10/27 18:52 DISH NETWORK-ONE 800-333-3474 CO 00010001 054-4899	Cable, Satellite, and Ot...	✓		(\$132.45)	\$1,599.47
10/29/2019	73941 POS PUR 10/28 05:10 BEDFORD DENTAL H BEDFORD PA 50773941 073941 -8021	Dentists, Orthodontists	✓		(\$139.52)	\$1,731.92
10/28/2019	AAA LIFE INS PREM XXXXXX8873 ALAN	UNCATEGORIZED	✓		(\$49.49)	\$1,871.44
10/28/2019	6871 POS PUR 10/27 01:51 PP*EXCALIBURPH WOOSTER OH 00000000 006871 -7311	Professional Services	✓		(\$72.00)	\$1,920.93
10/28/2019	Check	UNCATEGORIZED	0000000598		(\$1,247.50)	\$1,992.93
10/25/2019	95010 POS PUR 10/24 10:13 EXXONMOBIL 48 EVERETT PA 001 095010 -5542	Fuel	✓		(\$37.93)	\$3,240.43
10/24/2019	Check	UNCATEGORIZED	0000000596		(\$84.00)	\$3,278.36
10/23/2019	1945 ATM WTD 10/23 13:14 FIRST NAT BANK BEDFORD PA PA900010 001945 -6011	ATM	✓		(\$60.00)	\$3,362.36
10/23/2019	1946 ATM WTD 10/23 13:15 FIRST NAT BANK BEDFORD PA PA900010 001946 -6011	ATM	✓		(\$400.00)	\$3,422.36

Date	Description	Category	Check	Deposits	Withdrawals	Balance
10/23/2019	Deposit	UNCATEGORIZED		\$650.00		\$3,822.36
10/22/2019	Check	UNCATEGORIZED	 0000000533		(\$100.00)	\$3,172.36
10/21/2019	Check	UNCATEGORIZED	 0000000588		(\$20.00)	\$3,272.36
10/21/2019	3690 ATM WTD 10/18 19:06 FIRST NAT BANK EVERETTE PA PA900052 003690 -6011	ATM			(\$200.00)	\$3,292.36
10/18/2019	601125 PIN PUR 10/17 18:22 TRACTOR SUPPLY # HUNTINGDON PA 99999999 60112-5599	UNCATEGORIZED			(\$29.67)	\$3,492.36
10/18/2019	Check	UNCATEGORIZED	 0000000589		(\$306.28)	\$3,522.03
10/18/2019	39000 CL CRESSLE DIR DEP 919	UNCATEGORIZED		\$3,331.30		\$3,828.31
10/17/2019	Check	UNCATEGORIZED	 0000000587		(\$225.00)	\$497.01
10/16/2019	968205 PIN PUR 10/16 17:58 C&S FAMILY MARKE Martinsburg PA 65936001 9682-5411	Food			(\$23.57)	\$722.01
10/16/2019	COMENITY CARD CHECK PYMT 592	UNCATEGORIZED			(\$30.00)	\$745.58
10/16/2019	COMENITYCARD PAY CHECK PYMT 591	UNCATEGORIZED			(\$54.42)	\$775.58
10/16/2019	Check	UNCATEGORIZED	 0000000590		(\$117.30)	\$830.00
10/16/2019	Check	UNCATEGORIZED	 0000000586		(\$1,247.50)	\$947.30
10/15/2019	87230 POS PUR 10/14 12:25 SHEETZ 00 HUNTINGDON PA 010 087230 -5542	Fuel			(\$30.00)	\$2,194.80
10/15/2019	Check	UNCATEGORIZED	 0000000593		(\$50.00)	\$2,224.80
10/11/2019	44709 POS PUR 10/10 23:41 ORIGINAL ITALIAN EVERETT PA 74444709 044709 -5812	Restaurants			(\$38.03)	\$2,274.80
10/11/2019	Check	UNCATEGORIZED	 0000000595		(\$75.00)	\$2,312.83
10/11/2019	Check	UNCATEGORIZED	 0000000594		(\$350.00)	\$2,387.83
10/8/2019	ERIE LIFE INSUR PREM P 2AT1016284	UNCATEGORIZED			(\$127.51)	\$2,737.83
10/8/2019	ERIE INS GROUP ERIEXPSPAY QXXXXX9846	UNCATEGORIZED			(\$431.50)	\$2,865.34
10/7/2019	702785 PIN PUR 10/05 14:16 EVERETT IGA EVERETT PA 68839201 702785 -5411	Food			(\$32.27)	\$3,296.84
10/7/2019	Check	UNCATEGORIZED	 0000000569		(\$180.00)	\$3,329.11

Date	Description	Category	Check	Deposits	Withdrawals	Balance
10/4/2019	222902 PIN PUR 10/03 19:04 SHEETZ 0023 EVERETT PA 08081001 222902 -5541	Fuel			(\$54.77)	\$3,509.11
10/4/2019	39000 CL CRESSLE DIR DEP 919	UNCATEGORIZED		\$3,331.30		\$3,563.88
10/2/2019	JC PENNEY CHECK PYMT 0579	UNCATEGORIZED			(\$75.00)	\$232.58
10/2/2019	Check	UNCATEGORIZED	 0000000581		(\$127.00)	\$307.58
10/2/2019	67490 POS PUR 10/01 15:46 BEDFORD DENTAL H BEDFORD PA 55867490 067490 -8021	Dentists, Orthodontists			(\$141.34)	\$434.58
10/1/2019	121320 PIN PUR 09/30 18:19 SHEETZ 0577 HUNTINGDON PA 22836101 121320 -5541	Fuel			(\$9.39)	\$575.92
10/1/2019	American Express ARC PYMT 0585	UNCATEGORIZED			(\$39.00)	\$585.31
10/1/2019	Synchrony CHECK PYMT 0582	UNCATEGORIZED			(\$48.00)	\$624.31
10/1/2019	Check	UNCATEGORIZED	 0000000575		(\$50.00)	\$672.31
10/1/2019	CenturyLink BILL PYMT 578	UNCATEGORIZED			(\$54.53)	\$722.31
10/1/2019	AMER EAGLE VISA CHECK PYMT 0583	UNCATEGORIZED			(\$64.00)	\$776.84
10/1/2019	Kohls Chg Pmt Check PMT 0584	UNCATEGORIZED			(\$107.00)	\$840.84
9/30/2019	801258 PIN PUR 09/30 14:22 MCVEYTOWN MINITM MC VEYTOWN PA 19186101 80125-5541	Fuel			(\$1.80)	\$947.84
9/30/2019	Check	UNCATEGORIZED	 0000000574		(\$50.00)	\$949.64
9/30/2019	Check	UNCATEGORIZED	 0000000576		(\$50.00)	\$999.64
9/30/2019	Check	UNCATEGORIZED	 0000000570		(\$56.00)	\$1,049.64
9/30/2019	CHASE CREDIT CRD CHECK PYMT 00000580	UNCATEGORIZED			(\$86.00)	\$1,105.64
9/30/2019	West Penn Power CHECK PYMT 0571	UNCATEGORIZED			(\$256.30)	\$1,191.64
9/30/2019	VERIZON FINANCIA PAYMENTS 0573	UNCATEGORIZED			(\$653.77)	\$1,447.94
9/30/2019	Check	UNCATEGORIZED	 0000000564		(\$1,247.50)	\$2,101.71
9/27/2019	AAA LIFE INS PREM XXXXXX8873 ALAN	UNCATEGORIZED			(\$49.49)	\$3,349.21
9/27/2019	Check	UNCATEGORIZED	 0000000577		(\$254.28)	\$3,398.70
9/27/2019	Check	UNCATEGORIZED	 0000000572		(\$401.09)	\$3,652.98
9/26/2019		Nursing/Personal Care			(\$41.07)	\$4,054.07

Date	Description	Category	Check	Deposits	Withdrawals	Balance
	160233 PIN PUR 09/26 17:48 THE MEDICINE SHO HUNTINGDON PA 0000BRPN 92694-5912					
9/26/2019	DISCOVER PHONE PAY 1089	UNCATEGORIZED				
9/25/2019	Deposit	UNCATEGORIZED		\$436.13	(\$200.00)	\$4,095.14
						\$4,295.14
9/23/2019	625214 PIN PUR 09/23 14:20 SHEETZ 0010 HUNTINGDON PA 08079101 625214 -5541	Fuel			(\$9.06)	\$3,859.01
9/20/2019	39000 CL CRESSLE DIR DEP 919	UNCATEGORIZED		\$3,331.30		\$3,868.07
9/19/2019	90102 POS PUR 09/18 00:39 SHEETZ 00 EVERETT PA 003 090102 -5542	Fuel			(\$30.00)	\$536.77
9/19/2019	28390 POS PUR 09/18 03:39 COUNTRYSIDE GARD BEDFORD PA 10074404 028390 -5261	Misc. Service Providers			(\$58.86)	\$566.77
9/18/2019	76752 POS PUR 09/18 17:03 BURGER KING #314 BEDFORD PA 09503639 92610078-5814	Restaurants			(\$14.09)	\$625.63
9/17/2019	Check	UNCATEGORIZED	 0000000565		(\$1,066.00)	\$639.72
9/16/2019	Check	UNCATEGORIZED	 0000000566		(\$197.00)	\$1,705.72
9/16/2019	Check	UNCATEGORIZED	 0000000567		(\$440.00)	\$1,902.72
9/13/2019	73965 POS PUR 09/12 09:33 SHEETZ 00 EVERETT PA 003 073965 -5542	Fuel			(\$50.00)	\$2,342.72
9/11/2019	50790 POS PUR 09/10 06:17 SHEETZ 00 EVERETT PA 005 050790 -5542	Fuel			(\$35.00)	\$2,392.72
9/11/2019	20030 POS PUR 09/10 08:20 THE MEDICINE SHO HUNTINGDON PA 0000BRPN 02003-5912	Nursing/Personal Care			(\$138.27)	\$2,427.72
9/11/2019	Check	UNCATEGORIZED	 0000000563		(\$900.00)	\$2,565.99
9/10/2019	ERIE LIFE INSUR PREM P 2AT1016284	UNCATEGORIZED			(\$127.51)	\$3,465.99
9/9/2019	ERIE INS GROUP ERIEXSPAY QXXXX9846	UNCATEGORIZED			(\$352.75)	\$3,593.50

Older Transactions

Newer Transactions